

DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring more particularly to the drawings, indicating the parts and structural features in the various diagrams. Provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

~~a method and system for implementing Disposable Financial Tools (DFT) comprised of using a method with access limited to a single a central number and or secondary number, a payment processing system including payment gateway, and or payment register, a check style formatted card system and method, check style formatted can also be in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date book and or other devices: secondary numbers have having unique working life in cash, check, saving or credit account and or other financial account: when used to make a transaction, they cannot be reused or redeposit. But Not all DFT have a single unique working life when making a purchase; the secondary (exit, sleek/check) numbers are automatically altered or lock and exile from future active duties on the lei network and or banking system network, after gaining access, process and approved, in order to prevent a DFT with the same number from gaining access to the network(s) again. The secondary numbers drop off and die as a built in safety, whenever the exit/check numbers on the lei/banking network are marching the routing number (ABA), and or number PYN/USFIN, secondary numbers, ATV and sleek number that are on lei network and or in the banking system as a controlled function or system. The exit/secondary number has a unique one time access per transaction. DFT does not carry its account number on it, unlike conventional checks and credit cards.~~

Fig: 1. show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 2. shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, sleek-number and the ATV number are hidden under most of the DFT magnetic strip. ~~But carries a unique number called a sleek number.~~ DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. ~~DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.~~ DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck). It is a check and credit card look-alike. ~~Figure: 101 show a front view of a sleek check. Figure 102: shows a back view of a sleek check.~~ The Check is used for making purchase or payment in person or on the web as a web check with merchants. And can also be architecture to pay an individual. Sleek Check

carries a unique or special number called a sleek number. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. See At the bottom of figure: 2. The ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off ~~and give it~~ to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 3. A printed receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check a copy of the receipt. The payer will write the sleek number from the receipt unto his sleek check and check book.

Fig: 4 is a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 5 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 4 and 5 for a front and back view of a regular (Sleek -P).

Fig: (106) 6 is an illustrated front view of a Sleek -G for placing Companies and or third party Ads and other drawings.

Fig: 7 is an illustrated diagram showing a back view of a Sleek -G (sleek card gift card), with a space for reception/acountholder to write his name or reception name as the payer and sign as the authorized signature on the card. Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly.

The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder; who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 8. An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder would sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional (See figure: 108). The card is given back to the cardholder. If it is a sleek-G, the cashier can see the available balance automatically and how many times the card has been used. The receipt also has the payee/merchant license or registration number.

Fig: 9. is a diagram showing an IEIcard with its Queen and Drone number. as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used. IEIcard: Is an Internet payment card (IPCard). It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards are in check style format card and are used for general purchases on the web and in person. The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a ticket, metro card, Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 10. is an illustrated diagram showing how the IEIcard loses its Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 11. is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for

processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

Fig: 12. is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on lei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEIcard web template or payment gateway after entering the Q and or D/E number.

Fig: 13. Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, capturing and sending his /user Queen (Q) number unto the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) thereafter. As seen in Fig: 12. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 12 and 13. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 14. Illustrates an IEI/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web

site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: (113) 13. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 14 as part of the (bundle number), with the exit number 517 7855; when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name that has been entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would merge into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allow a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 15. shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an IeI/DFT payment gateway, 3 is the IeI/DFT payment gateway where the user/customer enters his drone or bundled number, 4 is DFT/IeI (private) data processing unit or data base that process every drone and bundled numbers entered on the DFT/IEI network for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it onto the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

Fig: 16. is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed

screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the iei payment gateway and or other none financial related gateway as shown in figure: 14.

Fig. 17. Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or touching/pressing save (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. The check number can automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: 16 & 17 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user.

When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names or e.g.; math, English, Science and additional or other subjects related to school studies; the subjects name become awake and display a page of the said subject chosen when access, then display its hibernated personal organizer/date-book to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 18 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus or when the drone or check number is inputted unto a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 19 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or Iei Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would fine various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and sprit of the invention without limitation.

I Claim:

1. (Currently amended) The method ~~An apparatus of A system for implementing such~~ Disposable Financial Tools (DFT), comprising: the steps system of or with a payment processing system including
checking account and or credit card account issue by a bank or lender registered with a third party issuer
to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber)
and or secondary number (Drone/Dnumber or exit number);

a DFT/IEI web payment gateway and or payment register for customer (DFT user) entered to enter drone,
bundled, check or exit number and or billing data in/for a transaction;

~~for making payment and or purchase: a method in which using drone or queen and drone number (bundled~~
~~Number) as a controlled function or system with single or multiple account or issuers, includes providing~~
~~added numbers to financial accounts and or other accounts at less two sets of numbers; by adding DFT to~~
~~an account and processing Disposable Financial Tools; DFT work and control the function of the payment~~
~~and or charge back; in cash and or credit account, during the payment and approved process; when using~~
~~An IEI and ISP card using~~

a customer or user [and merchant establishing an account with the issuer of disposable financial tools
wherein customer account is] to using a checking, saving or credit card account to establish a DFT account
[and the] for purchase or payment;

merchant [account being] using a depositing account to [establish a DFT account[offer goods and or
services to payee or customer or user at [least one];

a central number [as or a primary number (public key/ (Queen/Q number) is assign to the issuer of the
customer checking, saving or credit card account routing (ABA) number on the DFT/IEI network database
and or on the portable remote electronic financial apparatus; and unique/

drone number [wherein] with a specific working life numbers [drone] (D, exit, E, sleek number or
secondary numbers) is assign to the customer account wherein queen and drone number [when] come
together to/they form a bundled number; [queen and drone number] wherein the bundled number and or
drone number are printed and distributed on check style formatted cards and or cards carrying the
Caribbean countries flag and or Caricom countries flag or and—an—distributed on a portable remote
electric financial apparatus [as in the form of] with viewable screen, entry pad censer transmitter/receiver
housing a user drone number, exit number and bundled number credit card, check or exit number, a clock,
date, time and or an electronic checkbook with battery. [check style formatted cards and or cards carrying
the Caribbean countries flag and or Caricom countries flag]

checking software to produce electronic checks;

~~Drone number, amount and or apparatus number integrate on Iei network, then the account number and amount or account number and or Drone number and amount are pass or sent onto the merchant bank and card or check Interchange system, then goes onto card/check issuer for final processing.~~

5. ~~Disposable Financial Tools (DFT) (Currently amended) The method~~ An apparatus of for a sleek check, to working 50% like a check and or 50% like a credit card in order to access its account comprising: a the sleek check (midget check) without the payee and the payer does not endorse endorsing the check it, neither payee deposit it in order for the payee to be paid; a

the midget check (sleek check) with magnetic strip covering its financial data; wherein a the sleek check and or gift card (sleek card Gift card) pre-issued to an account holder and for account holder to reissue and or writes the recipient or third party name and dollar amount on the check or card; wherein a the gift card/gift check (sleek G) expiration date that is issued on the card or check by the account holder instead of the account issuer; disposable financial tools (DFT) wherein the sleek check has the capability to be added to /on conventional checking system account/check by placing bundled and or Drone number on conventional check; implementing Disposable Financial Tools (DFT), as recited in claim 1-2, wherein as said drone, queen and or Drone (bundled number) at less two sets of numbers are used in making payment and or purchase as/with Disposable Financial Tools; IEI card issued as a unique standalone system, only the unique/specific exit number and amount is entered in a transaction; if issued by multiple issuers, a bundled number would be entered with the amount: when end user submit a Drone/ bundled number and amount, it integrate with the account number and issuer routing number and or, apparatus number and or account number in the background which is unnoticed and unseen to the end user and merchant on IEI network (gateway) and or other network, then merge into the banking system/merchants bank: as explain in figure: 115 using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number, then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into the banking system; DFT can be architecture for process only on Iei network (private network) or on an electronic payment gateway without going into the banking system; using a single set of DFT with multiple accounts and or end user using account type when entering a bundled, drone or exit number: by end user enter entering name and address, then amount paying or transaction amount with a bundled or Drone

number; when process and approved, Iel network or payment gateway would send the transaction amount and financial account number end user subscribe with or provided for billing to or with a merchant bank to get into the banking system: the process of processing DFT; thus carrying out transaction with queen and exit number; without the end user revealing his account number to the seller or Web site; using an IEl and ISP card; And as said in claim # 1 Disposable Financial Tools with payment process and web card that doesn't does not reveals the account number in Internet transaction; only end user specific card number (exit number) would be reviled to merchant in a transaction using IEl payment gateway said sleek check/ card card or DFT check style formatted card is charge back by reentering the sleek/check number, bundled Queen and or Drone number with the transaction amount and or approved number as an option; Disposable Financial Tools, gift card system with its cards pre-issued to account holders; wherein a the gift card from a the financial account issued or reissued by the account holder and retain its value until first use;

a used or void box printed on it/DFT for cashier to check void/used when card/check is used; give required only the account holder is required the power or control to write gift card receptions recipient name and amount 24x7 on the gift cards with a signature option without the help or making a request to the issuer to do so. that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit

an accountholder activating the dollar amount with the sleek card gift card number using a phone, ATM and or the Internet wherein an account issuer of (DFT) would pre issue each financial account with at least one sleek gift card to the accountholder; wherein the person receiving the Sleek-G will write his signature next to authorized signature said a Sleek-G (gift card) is used until the value is used up without any penalty added for none usage and or card comes with a pre value amount set by the account issuer, in blank form or without a dollar value amount added to the card when pre issue to an account holder.

6. (Currently amended) ~~Where as said in The method for implementing Disposable Financial Tools (DFT), as recited in claim 1, wherein the A portable electronic financial apparatus with has or having capability of Internet access update/download and voice/talk capability VIA Internet and with or without remote function comprising the steps:~~

carrying embedded unique financial numbers for savings credit card, Web card, check book/check numbers and or other account numbers; wherein the said unique financial numbers/some of the numbers can be are

displayed on the said ~~device~~ ~~such the said device~~ financial apparatus and ~~or~~ or payment gateway that has capability a ~~two-way~~ to exchange information with each other and ~~communication (transmitter and receiver)~~ update VIA Internet, PC, payment register gateway and or other check in/checkout gateway; wherein end user will ~~enter~~ also has the capability to put in/insert the total/value amount purchase/paying (paid) and or deposit amount on the said remote apparatus/remote checkbook ~~device~~ apparatus before and or after the ~~device~~ apparatus sends the Drone/exit, bundled, check, and or other numbers to the payment gateway/register and or other check in/checkout gateway/register; wherein automatically receiving/sending the purchase amount to or from ~~will automatically be received/send back onto the~~ said end-user portable electronic financial apparatus with the seller/merchant name and or license number (ID); wherein if a check/card numbers is used in the transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic web checkbook apparatus, depending on the version; automatically recording the check number and amount ~~will automatically be recorded~~ on the portable electronic web checkbook apparatus remotely or remote electronic financial apparatus checkbook; ~~with the amount-wherein~~ the clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number ~~some said apparatus~~ the device also has the capability of going into hibernated mode or ~~shut-off~~ sleep mode after pay/sent is press or touch; wherein if the hold button is not touch/press before pay/sent is touch/press Drone and or bundled number can be added to existing/conventional check and or system the said remote electronic financial apparatus is a portable electronic financial apparatus having the capability of Internet access update/download and voice/talk VIA Internet with or without remote function.

7. (Currently amended) ~~As said in claim 1, The A method for implementing such Disposable Financial Tools (DFT), according to claim 1, further comprising the steps of a payment processing system when wherein the step of secondary (exit) number, or DFT is to be entered on the a payment gateway/register and or other gateway to be viewed by the a merchant the primary in order for the central account numbers to are be unseen by the merchant and end user and or hidden in the background and or allowing it to be then stimulated/popup from the database when a secondary (drone or bundled) number is entered correctly with~~

a private network (Iei/DFTnetwork) housing with at least two database associated [for housing] with customer or user drone and bundled number and or the provided establish financial account number that would be billed when a customer used a drone or bundled number.

~~a customer and merchant establishing an account with the issuer of disposable financial tools wherein customer account is using a checking, savings or credit card account to establish DFT account and the merchant account being using a deposit account to establish a DFT account; at least one~~

~~a central number as or a primary number (public key/ (Queen/Q number) is assign to the issuer of the customer checking, saving or credit card account routing (ABA) number on the DFT/IEI network database; and unique/ wherein a specific working life numbers (drone, exit, E, sleek, secondary numbers) is assign to the customer account; and printed on check style formatted cards wherein when come together they form a bundled number (queen and drone number); and wherein the bundled number and or drone number are printed and distributed on check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag or and an a distributed on a portable remote electric financial apparatus as in the form of drone number, exit number and bundled number;~~

~~a private network (Iei/DFTnetwork) with at least two database for housing customer drone and bundled number and the provided establish financial account number that would be billed when a customer used a drone or bundled number which is a secondary number; such as (June drone/exit, E number and or check/sleek number) is a number that becomes active, dead and or disabled in an account; DFT is distributed in check style formatted cards system and or on a portable remote financial apparatus format; card has the capability of carrying the Caribbean countries flag and or Caricom countries flag portable electronic financial apparatus can be used for multiple accounts and or multiple issuers, with the capability of having its primary and or secondary number(s) scrambled/encrypted: the said device also portable electronic financial apparatus has or having capability of having Internet access update/download and voice/talk VIA Internet; checks are displayed with payer signature automatically on embedded check residing in/on the electronic checkbook; To make a payment is made, When the using sleek number, drone number (exit/E number), Queen and Jone Drone number (bundled number), when integrate or come together to carry out a transaction, after stimulating with at less the 3 to 4 a three to four digit number representing the issuing bank/lender on IEI network; by merging and or integrating on the IEI network~~

(payment gateway) and then merge sent into/onto or the Banking system (merchant bank), when the unique exit number is equal to or is the same and or matching the sets of specific numbers with those on the IEI network and or on in the banking system, or in the IEI network, after submitting on a web template/payment gateway will and authentication is approved; the Drone (exit/E number), bundled number and amount integrate on Iei payment gateway (network) or with the apparatus number and or issuer routing number; or whenever the Exit (Jone Drone) numbers (bundle number) are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, the unique E number, exit the account as a dead or none working number; Processing Disposable financial tools with control function: for exit number (Jone Drone number, sleek number and check number) after gaining access, process and approved; they become disabled and altered or drop off or lock and exile automatically from active duty on/in the account, banking system and or IEI network; as a built in safety; in order to prevent DFT with the same sets of secondary or exit number from gaining access to the account, banking system and or IEI network again; IEIcard holder making purchase without reviling revealing his account and or issuer routing number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant: IEI card does not carry issuer routing number and end user account number; Queen number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number purchaser can view merchant IEI Card Web template license number and register ID: sleek check work 50% like a check and 50 % like a credit card, when using a Sleek Check (midget check), none deposited disposable electronic check (NDDCE) or Avycheck (advance check); sleek check number is reviled revealed after processing; the method in which a check and credit card look alike, with a magnetic strip and does not requires a payee signature or an endorsement at the back in a transaction, but carries a unique number call a sleek number unlike a check number hidden under the magnetic strip; sleek card in disposable form; primary (sleek P) and sleek gift card (sleek G) bearing the account holders name as an option; Sleek P does not display a figure amount unlike Sleek G; But sleek G carry's up to 5 five usages which can be optional, with it cash or credit balance displaying on screen or in front of a cashier where when used; end user placing a mark in the used/void box after a DFT is used; DFT integrated with cash and credit account; a special card (DFT) is used for Telemarketing purchase; drone and or bundled number has

~~the capability to be added to conventional check and or checking system; and payer/end user signature is added or written onto the electronic check/checkbook and or apparatus automatically; DFT accounts also have the capability to be distributed in or as a plan system (format) to end user and or as with a single or multiply accounts~~

2. (Currently amended) [~~The method of~~] An apparatus for a ~~implementing Disposable Financial Tools (DFT), as recited in claim 1, wherein said drone number or queen and Drone number; wherein queen number is embedded in said apparatus activated by a user (bundled number) at less two sets of numbers are used in making payments or purchase as or with a single or Disposable Financial Tools, using multiple accounts issued by multiple issuers and or multiple issuers an IEI and ISP card using a 3 to 4 three to four digit number to representing the issuing bank or lender on IEI/private network said three or four digit number is a queen number; when a Queen and Drone number; and the way in which they work using a specific number; the Queen and drone number (bundled number) and or wherein a drone number entered by end user must be or being the same and or exactly equal to the matching number those on the IEI/private network and or Banking system network or must matching those on the Banking systems in order to be approved and in order and or for the drone (exit) number to be place in inactive mode exit the account on the IEI/private network and or the banking system network; wherein~~

~~sleek check works 50% like a check and 50 % like a credit card in order to access its account without the payee and the payer does not endorse the check it, neither deposit it in order for the payee to be paid;~~

~~a sleek check gift card pre issued to account holder and account holder writes recipient name and amount;~~

~~a gift card expiration date that is issued on the card by the account holder, instead of the account issuer;~~

~~Sleek G card, where by the cashier can see how many times the card has been used and total amount used;~~

~~The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using~~

~~Checkact; when an IEIcard holder making a web purchase, the purchaser himself is the one that makes the~~

~~charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant; The~~

~~merchant does not store up IEIcard Queen or Drone numbers and or does not have any access to the IEI~~

~~user account secondary number on the lender network, or Iei card system or web site. IEIcard ISP is used~~

~~for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.~~

3. (Currently amended) ~~The method of~~ An apparatus for with an Iei/web card that display it an exit number that would be entered on a web template payment gateway; showing wherein a purchaser or said apparatus user can view the merchant license number and or other form of identifying the a merchant on an Iei/other payment gateway with their phone number and address of the licensee (merchant); wherein a user can and or check to see if it is the authenticity genuine of the license and or ID number of the merchant/payee on the Internet; And or the process where by wherein merchants has have the capability to choose the license and or other form to identify them on IEI/private payment gateway/network, using numbers or combination of letters and numbers to obtain said license/merchant or payee ID and or have the license merchant or payee ID (LMI/LMID) assign to them.

4. (Currently amended) ~~The method of~~ An apparatus for implementing Disposable Financial Tools (DFT) as recited in claim 1, wherein said by adding DFT to an account and processing Disposable financial tools: the account number is not displayed with the exit number or using a control function: that when secondary numbers (unique numbers) such as Jone drone/exit number and sleek/check number, gain access, process and approved, they become disabled/unused in activate and altered or drop off and or lock and exile automatically from active duty in the account an electronic web card said card is a digital web card; wherein said apparatus is an electronic financial apparatus that carry an embedded and electronic checkbook said echeck checkbook is a web checkbook apparatus for carrying out internet transaction by user entering the drone or bundled number and or check number manually from said electronic financial apparatus onto the IEI network payment gateway and or banking system network as a built in safety in order to access a cash and or credit account for payment or charge back in an order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again; thus making Drone (exit/E) number accessible and or working life valid to its unique number for or during transaction; Disposable financial tools (DFT), has the capability to be added to /on conventional checking system account/check; by placing bundled and or Drone number on conventional check; But the bundled and or Drone number will be is entered manually from said electronic financial apparatus or check style formatted card, electronic Web card and or scanned onto Iei payment gateway and or other gateway from paper/conventional check: to carry to carrying out internet transaction without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway. the entered

~~the user name and or when an electronic data capturing (EDC) software is used and or with DFT if a payer signature is embedded/reside on electronic check (electronic web check) /checkbook apparatus and or portable remote electronic financial apparatus/portable devices with a check display on screen. with payer signature and issuer name depending on version/type of said checkbook or apparatus, when check button is press/touch; signature is place on the said apparatus at sign up using a any device and various or method. e.g. scanned from paper and or electronic signature sheet/pad (device) or method~~

8. (Currently amended) ~~As said in claim 1~~ The method system for accessing a payment gateway implementing with Disposable Financial Tools (DFT), as recited in claim 1, wherein DFT is distributed in check style formatted comprising the steps of ~~card system and or on comprising the steps:~~

~~having access to a payment gateway processing system giving access to with~~ using a check style formatted card and or a portable remote electronic financial apparatus with an embedded/reside software enabling the exit number on the portable remote electronic financial apparatus to display for transaction;

~~and enabling payer signature when using a check on a portable remote electronic financial apparatus; format or the process in which lei~~

~~secondary number (Drone/exit number card, check number) and or bundled or other financial account number and a using the control function on the said device (portable remote electronic financial apparatus) are distributed on or in a with check stile style formatted card system and portable electronic financial apparatus with/without remote function; and the way in which they work and or by which an end user take the said secondary/exit (drone) number from a portable electronic apparatus display/ viewable screen to carry out a transaction; by pressing and or touching I/W, card/check and or pay/send button on the said apparatus; sending/submitting and or causing the Drone number to hibernate and or become in active activate after a transaction is completed: double processing of check, Drone/bundled and or other account number to integrate drone and bundled number on lei/DFT (private) network for a/the first processing; and or banking network wherein then the numbers are merge/sent into to the merchant bank for second/final processing or banking network.~~

9. (Currently amended) ~~A~~ The method system of for implementing Disposable Financial Tools (DFT) as recited in claim 8, wherein said DFT is distributed in using distributing DFT, comprising the steps on check style formatted card with third party AD (advertisement) or having third party ad on a financial card of and

the said third party Ads are not limited to financial company wherein DFT card(s) is/are not limited to a single drone or bundled number on the/ a card(s) the said card comes in a charge-back system and or on a portable remote financial apparatus format using DFT in on with paper and on in plastic form with a check style formatted card system, and or embedded on a portable remote electronic financial apparatus device and or other a wherein said apparatus is a hand held portable apparatus devices with financial account numbers such accounts as checking account, credit card account, and saving account used in person or on the web to carry out Internet transaction wherein said transaction is carrying out transaction without ever displaying the user account number and or routing number of the issuer during in the transaction or process neither in a charge back process or in which wherein disposable financial Tools (DFT) are charge back to an end user financial apparatus or account when a cashier /merchant open the payment gateway using return key or other form on the device and or entering the drone or bundled number wherein user would turn on his device and pressing/touching used button and to scanning the device for the drone or bundled number, merchant name, transaction amount and date, when found customer/user would press/touch send to send the said drone or bundled number, amount of the transaction for processing; account-payer making request to his account issuer to charge and or transfer payment amount from his account to licensee or merchant account unlike cash transfer transaction;

the said portable remote electronic financial apparatus have the capability of embedding a battery affixed or non-affixed to the said electronic Web card, checkbook/ apparatus wherein the a financial card having the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag and on an portable remote electronic financial apparatus wherein the said checkbook/ apparatus carry's a hibernated personal journal/ hibernated date-book with calculator, menu program select button is press/touch to access the hibernated personal journal the said journal also has the capability to carry school subjects names as math, English, Science and additional or other subjects related to school studies;

apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert an apparatus unique number and financial issuer IeI assign network number(s) or IeI assign routing number(s) allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign by distributor wherein when an issuer or lender IeI assign/routing number is entered on an electronic checkbook, electronic Web card and or

portable remote or none remote electronic financial apparatus prompting the bundled, drone and or checks numbers would automatically start from a standardized set method or per-issuer.

10. (Currently amended) ~~Where as said in claim # 4 A The system method for~~ An apparatus implementing Disposable Financial Tools (DFT), according to claim 1, further comprising the steps of using a checking, saving and or credit card account with disposable financial tools, wherein the said apparatus is on an electronic checkbook a portable remote or none remote electronic check financial apparatus and or electronic Web card /credit card with DFT (Disposable financial Tools) process with its numbers used in person and or manually entered offline and putting in /inserting on a payment gateway or register on the web; wherein drone number working life is valid to its uniqueness in a transaction; when a check is used from a portable electronic checkbook or an electronic Web card /credit card with a the drone or bundled number (DFT) or a saving and or other financial account on an apparatus and automatically debited its self or manually debited/posted on said apparatus before an end user can have access to used another check/Exit (Drone) number and or in another transaction.

11. (Currently amended) ~~Where as said The A method of for using or placing DFT in on paper and or plastic with or in a check style formatted card that can be remove individually that allowed system as recited in claim 9, by using DFT on the said device, financial apparatus end user to reduce time entering excessive numbers and or writing check in /for a transaction by entering only the Drone/bundled and or check number and or pressing or touching pay/send button on the said electronic apparatus: a method in which making transaction can be done with using as little as three (3) digits without ever entering the an account number and or issuer name on a payment gateway.~~

12. canceled.

13. (Currently amended) ~~As said The method system method~~ An apparatus for implementing Disposable Financial Tools (DFT), as recited in claim 1-8, process by wherein said payer/end user signature, to be is added or written onto the an electronic web check comprising: on an checkbook and or electric financial apparatus wherein electronic web checks are written and debited/posted automatically onto the said electronic checkbook apparatus and or manually the putting in/insert of the purchase and or payment value/amount on the electronic check/checkbook and or on said portable electronic financial apparatus for future record using its in put pad and as a form of offline

registering of purchases and or payments on a portable electric checkbook apparatus and or a form of purchase and payment on lei payment/purchase gateway after receiving the payee's name and or license number wherein user by pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on the said electronic checkbook/financial device/ apparatus and or to be cleared;

checks are used in transaction without end user entering the issuer routing number and or his account number wherein after the cashier enter the transaction amount on the payment gateway for end user to will press/touch the pay/send button to submit/send Drone/bundled number and or scanned/retrieve the amount on his said apparatus with the merchant name and or license number to on/from the payment gateway/register would displaying on the said device send sending the Drone/bundled number unto the payment gateway/register; such

the said electronic checkbook financial apparatus has the capability to awake and display its hibernated personal organizer/date book journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press conventional checks are used to carry out internet transaction by adding/using a Drone/bundled number on the checks without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway and without entering the Issuer routing number/user account number.

14. (Currently amended) ~~Where as said in claim #6~~ The method system method for implementing Disposable Financial Tools (DFT), as recited in claim 6, wherein the a portable electronic financial apparatus comprising: the steps according to claim 6. has or having capability of Internet access update/download and voice/talk capability VIA Internet is a portable electronic apparatus with remote function further comprising the steps of carrying single and or multiple financial accounts from multiple issuers with the capability of adding new accounts and or updated/downloadable function; And
 when used in the form of a ticket/pass, it can be updated at the said check in/out gateway and or PC VIA Internet wherein end user also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a single sole/select transaction;
 the said portable electronic financial apparatus having talk/voice VIA Internet capability is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet and or none Internet voice/talk architecture device;

the said financial apparatus also has the capability for the payee payer name, license number and or amount to be automatically being scanned/ put in/inserted in various forms wherein the hold button is press/touch to prevent the device from locking or going into sleep mode when used using multiple account to pay for a specific/sole transaction.

15. (Currently amended) ~~The process method for of implementing~~ accessing Disposable Financial Tools (DFT) on a portable remote electronic financial apparatus comprising: the steps by pressing and or touching Web (W/I) and or other account buttons after the device (portable remote electronic financial apparatus) is unlock and or access is gain; the type of account is chosen/check, allowing the viewable screen ~~would~~ to automatically display a check with account holder signature and or a issuer-routing-number apparatus number and Drone/bundled number from the any said account chosen to be used on the Web and or with telemarketer as an offline purchase; and or to enter manually put in/inserted manually on an Internet payment gateway/payment register; after the number has been used, end user would press/touch the used or S/R and or other button; the device will ask to enter payee name/license number; end user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. (Currently amended) ~~As said in claim #1 A The method of A system The method for implementing Disposable Financial Tools (DFT), as recited in claim 1, is carrying out and or making financial transister ransaction transaction secure comprising: the steps fraud proof and or easy to be use with confidence without worrying about your account number been fraudulently been used; on a portable remote electronic financial apparatus; by adding at less two sets a using is to have queen bundled and or Drone of numbers to access financial account without entering the account number; wherein or using D and Q number(s): a primary number (Central/ Queen Number) and a secondary number (Drone/ Exit Number) to form disposable financial tools (DFT) the said queen/Q bundled number and Drone/D numbers are embedded/implanted with out the various accounts in/on the said portable remote electronic financial apparatus and the lei payment gateway or register and or issuer or lender: issuers has the capability of having multiple Queen numbers.~~

17. (Currently amended) ~~Wherein said in claim # 14~~ The method for of implementing Disposable Financial Tools (DFT), comprising also of the steps:

~~using the said~~ making an a portable remote electronic financial apparatus, to be used in a transaction as ~~or~~ making it a simple use apparatus comprising: the steps with credit

an electronic Web card and or checking account/check book or other financial account using DFT; wherein the end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register and or to capture merchant number/license from the said pointed payment gateway with the gateway/register number onto the remote electronic financial apparatus wherein said apparatus and or the other payment gateway/register, to register reads

~~when this is done the~~ drone/bundled number under black light and or none black light from the said apparatus goes on standby the said device (apparatus) indicates by displaying a light and or the word logon, ready/set; wherein end user will press and or touch the pay/send button to send or submit the encrypted and or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register and or other account on the a said check-in/check-out gateway or register apparatus.

18. (Currently amended) ~~As said in claim #6~~ The method for of implementing Disposable Financial Tools (DFT) using a portable electronic device or An apparatus carrying a passport, and drivers license and or other photo ID embedding embedded in it the said device or having an a portable electronic financial apparatus carrying Government and or other photo I.D on the said portable electronic financial apparatus at a for checking in/check out gateway and or at a check point; wherein would on a drone/bundled number register and the device display end user picture and ID number on the specific government and or organization viewable screen; wherein the said portable electronic financial apparatus DFT numbers or check style card formatted card system DFT drone/bundled numbers are used in the purchasing and or refilling of Government pass or ticket, such as Metro cards, and other cards and or pass VIA Internet by entering the card or used card number, partly used card number or Metro card number(s) and or with the option of the expiration date or to purchasing purchase and or refilling the said card or pass or adding monetary value via Internet to a card or on a card used as a pass or ticket and of Government pass or ticket and or none Government pass and or ticket; wherein user by entering ticket or pass number and or ticket/pass number and expiration date VIA Internet; ticket or pass not limited to check in or check out

gateway; wherein user purchasing to purchase and or access by refilling cards, Metro cards, tickets and or pass one must have an existing card or used card, Metro card, ticket or pass in order to add monetary value to the said ticket, pass or card, or Metro card

19. (Currently amended) ~~A system~~ The method for implementing Disposable Financial Tools (DFT), as recited in claim 18, wherein said in claim #1 using a portable electronic device, or portable electronic financial apparatus carrying unique or specific DFT numbers, embedded with multiple financial accounts; using queen and or Drone number to carrying out unique secured transaction that can not be duplicated comprising: the steps the said device apparatus also using check style formatted cards or cards and or electronic financial apparatus (portable remote electronic financial apparatus) that carry a unique specific number to identify the said device (portable remote electronic financial apparatus) that carry the embedded financial account with their unique queen and or Drone number; wherein the said portable device has the capability of architecture and or enabled for carrying talk/voice VIA Internet the said device also has the capability of having standalone voice/talk VIA Internet portable device having talk/voice originated on the Internet.

20. (Currently amended) ~~A system~~ The method for implementing Disposable Financial Tools (DFT), where as said in claim 1, and #17 comprising the steps:
software capable of operating financial account, voice software, server software, device system software, WI-Fi software for remote communication;
a computer for depositing payer user and merchant depositor financial number, queen and drone numbers for a payer and payee or merchant;
a software architecture a method in which of implementing a system to for preventing multiple payments on or during checkout/check-in payment gateways and or card registers readers on a local area network (LAN) from reading registering and or capturing the same signal/drone or bundle number together and or at the same time, from a/on the same single portable remote electronic check/checkbook, and or electronic Web card /credit card device and or portable remote electronic financial apparatus or and when used as pass at checkout/check-in with drone and bundled numbers; comprising of: a computer for depositing queen and drone numbers for a payee and payer or merchant is to have wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured and received a

unique Drone/bundled number only once, from the said unique apparatus with its or with its apparatus number; so wherein when a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same unique specific Drone/bundled number or a number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with a unique specific working life for drone/bundled or DFT number in transaction; has the capability to be architecture for use on multiple gateways with or without time set and or different LAN; and or is to have the electronic check apparatus an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal that is displayed/point to the said payment gateway and or card-reader payment gateway/ card(check) register door and or in a laser like and or RFID/infrared form wherein when the two device operating system is the same is or when the corresponding signal from the said devices is are compatible, same/matching and or correct with/to the payment gateway and or card/check register reader signal; the payment gateway door will would automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial apparatus; wherein after the Drone/bundled number has been read captured/collected and or send from under black light and or none black light on the said portable apparatus system;

the display viewable screen would show the word, read, done, ok, pass, fail or a light would be turned turns on automatically on the portable apparatus with green for ok and red for fail; the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device, or portable remote electronic apparatus; wherein when checking in/out and card/check register/gateway is in use with a Drone/bundled number the said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a sent send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus the said financial apparatus screen is cleared when send/pay and or clear is touch or press then switching back to main menu automatically. when distribute on/in check style card format some style would portable remote electronic financial apparatus may have the capability of embedding a battery affixed or non affixed to the said electronic Web card, checkbook/apparatus; the a financial card has having the capability also of carrying the Caribbean

~~countries flag(s) and or Caricom countries flag, in paper, plastic and or electronic form; the said checkbook/apparatus carry's a hibernated personal planer organizer/ journal/ hibernated date book with calculator; menu program select button is press/touch to access the hibernated personal planer organizer journal; the said journal also has the capability to carry school subjects names as; math, English, Science and additional or other subjects related to school studies; apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert apparatus unique number and financial issuer IeI assign network number(s) or IeI assign routing number(s) Such system will allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign; when issuer IeI assign/routing number is entered on an electronic checkbook, electronic Web card and or portable electronic financial apparatus; bundled, drone and checks numbers would automatically start from a standardized set system method or can be assign per issuer~~

21 (Currently amended) The system for Disposable Financial Tools (DFT), comprising the steps:

a computer network having payment gateway entry points that allows a user to access the system with a Drone (exit number), and or bundled number that is in active mode on the system wherein user do not logging to his account to carryout transaction;

database for depositing and or holding user drone and bundled numbers, establish financial account number;

encrypted software to secure the system and or other software on the system;

operating software to run the network system;

customer or user to establish account for purchase or payment;

merchant to offer goods and or services to payee;

checking software to produce electronic checks;

financial and or private network housing a database associated with the merchant, user and or banking network;

check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag;

portable remote electronic financial apparatus with viewable screen, entry pad censer transmitter/receiver housing a user drone, bundled number, credit card, check or exit number, clock, date, time and or an electronic checkbook with battery;

custom software that associated with a user portable electronic financial apparatus carrying drone and or bundled number, an electronic checkbook, and or electronic Web card allowing the portable remote financial apparatus and the payment gateway to communicate with each other during transaction wherein

said the payment gateway sends out a signal with its gateway or register unique number and or the payee or merchant name and or license number to said the portable remote electronic financial apparatus wherein when the signal is received/captured (pickup) by the ~~hand-held financial device or apparatus~~ portable remote financial apparatus ~~wherein~~ it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or drone/bundled number, or a light/word(s) ready to send or send/pay wherein end user will touch/press pay or send button to send the Drone (exit)/bundled number onto the payment gateway or register and or check in/out gateway or register; checking account and or credit card account issue by a bank or lender registered with a third party issuer to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber or exit number).

Abstract of the Disclosure:

method and system for disposable financial tools (DFT) with checking or credit card account is effected by customer and merchant establishing an account with the issuer. Internet transaction is carried out, by entering customer name and address, transaction amount, a drone or bundled number from a check style formatted card or remote electronic financial apparatus. Over the counter transaction is carried out by scanning or swiping customer card and point the apparatus towards a payment gateway reader at check out, capturing its RFID signal automatically then displaying a light or word ready/set. Customer press a button submitting the encrypted drone or bundled number onto the payment gateway to DFT network database for approval, if approved the drone/bundled number and or amount, checking or credit card account number is sent to the merchant bank without revealing or displaying account number during purchase or charge back transaction.

Remarks

9/10/09

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Please accept the amendment to the claims, specification and or drawings.


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